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TO: Mail Stop Amendment FAX: (571) 273-8300
Examiner: Jonathan G. STERRETT
Art Unit: 3623

FROM: William P. Smith Direct Dial: (717) 237-5260

TOTAL NUMBER OF PAGES, INCLUDING THIS COVER LETTER: 37

MESSAGE:

Please acknowledge receipt of documents.

**Transmittal Form
Certificate of Fax Transmittal
Response Under 37 C.F.R. 1.111 (34 pages)**

Attorney Docket No.: 13DV-13934 (07783-0080)
Application No.: 09/886,362
Filed: June 21, 2001

FAX NUMBER: (717) 237-5300

PARALEGAL RESPONSIBLE: Kimberly A. Newell **TELEPHONE:** (717) 237-5239

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PTO/SB/21 (02-04)

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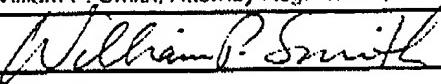
(to be used for all correspondence after initial filing)

		Application Number	09/886,362
		Filing Date	June 21, 2001
		First Named Inventor	INNES et al.
		Art Unit	3623
		Examiner Name	Jonathan G. STERRETT
Total Number of Pages in This Submission	37	Attorney Docket Number	13DV-13934 (07783-0080)

ENCLOSURES (check all that apply)

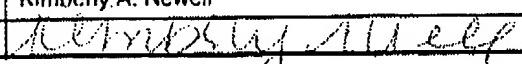
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) <i>(please identify below):</i> Certificate of Fax Transmittal
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	McNees Wallace & Nurick LLC William P. Smith, Attorney Reg. No. 34,931
Signature	
Date	August 31, 2005

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Attorney Docket No. 13DV-13934 (07783-0080)
Application No. 09/886,362

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of INNES et al. :
Application No.: 09/886,362 : Group Art Unit: 3623
Application Filed: 06/21/2001 : Examiner: STERRETT, Jonathan G.

For: RISK MANAGEMENT APPLICATION AND METHOD

RESPONSE UNDER 37 CFR §1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

Please consider the following Response for the above-referenced Application.

A.) INTRODUCTORY COMMENTS

This Response is filed in response to the Office Action dated June 1, 2005.

The **Amendments to the Specification** section begins on page 2 of this Response.

The **Amendments to the Claims** section begins on page 3 of this Response and any amendments to the claims are reflected in the listing of the claims included therein.

The **Amendments to the Drawings** section begins on page 10 of this Response and any amendments to the drawings include both an attached replacement sheet and an annotated sheet showing any changes.

The **Remarks/Arguments** section begins on page 11 of this Response.

PTO/SB/07 (00-03)

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Transmittal Form
Response Under 37 C.F.R. 1.111 (34 pages)
Certificate of Fax Transmittal

Attorney Docket No.: 13DV-13934 (07783-0080)
Application No.: 09/886,362 Filed: June 21, 2001

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